



Order Filed on September 4,
2019 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

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Attorneys for Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Phillip Alvarado : CASE NO. 18-22379

Debtors : The Honorable Stacey L. Meisel

**ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

The relief set forth on the following pages numbered (2) through page (2) is hereby

ORDERED.

DATED: September 4, 2019



Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtors: **Phillip Alvarado**

Case No.: 18-22379-SLM

Caption: **ORDER FOR AUTHORITY TO ENTER INTO A
MORTGAGE LOAN MODIFICATION**

THIS MATTER being brought before the Court by Russell L. Low, Esq., attorney for Debtors, **Phillip Alvarado**, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 23 Lakeview Ave Little Ferry, NJ 07643.

IT IS ORDERED that all arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed.

IT IS ORDERED that the creditor shall modify its claim within 60 days of the entry of this Order to reflect the arrears that have already been paid through the Chapter 13 Plan and for the remaining amount of the arrears claim to be paid through through the loan modification.

IT IS ORDERED that the debtor shall file Amended Schedules I and J within 21 days of the entry of this Order.

IT IS FURTHER ORDERED and, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the attorney, Russell L. Low, Esq., for the Debtor and secured creditor, Specialized Loan Servicing LLC appearing and for good cause having been shown;

ORDERED AND ADJUDGED AND DECREED that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property as set forth in the Loan Modification Agreement attached as an Exhibit to the Motion is hereby granted.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Phillip Alvarado
Debtor

Case No. 18-22379-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2019.

db +Phillip Alvarado, 23 Lakeview Ave, Little Ferry, NJ 07643-1017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2019 at the address(es) listed below:

Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR
CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., CSFB MORTGAGE-BACKED PASS-THROUGH
CERTIFICATES, SERIES 2005-9 nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee for
Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through
Certificates, Series 2005-9 rsolarz@kmlawgroup.com
Russell L. Low on behalf of Debtor Phillip Alvarado rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5